

Form finmgc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-31640-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joao Gomes aka John Gomes 40 Nathan Drive Old Bridge, NJ 08857	Dilma Gomes 40 Nathan Drive Old Bridge, NJ 08857
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Social Security No.:  
xxx-xx-2013

xxx-xx-9209

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 27, 2020  
JAN: admi

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
District of New JerseyIn re:  
Joao Gomes  
Dilma Gomes  
DebtorsCase No. 19-31640-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: finmgcPage 1 of 1  
Total Noticed: 3

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db/jdb +Joao Gomes, Dilma Gomes, 40 Nathan Drive, Old Bridge, NJ 08857-2790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 28 2020 00:26:07 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jan 28 2020 00:26:05 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Elizabeth K. Holdren on behalf of Creditor Oakwoode Association eholdren@hillwallack.com,  
 jhanley@hillwallack.com;hwbkjn@hillwallack.com  
 James J. Cerbone on behalf of Joint Debtor Dilma Gomes cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 James J. Cerbone on behalf of Debtor Joao Gomes cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority  
 jglucksman@sh-law.com, rjoyce@sh-law.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8